

In re **Darlene Fonte**Case No. **13-54253**
(if known)**SCHEDULE A - REAL PROPERTY**

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| 5614 Hartland Circle, Clarkston, MI 48346 Recent sales on street and neighboring street: - \$155,000 - \$159,000 - \$180,000 2013 SEV: \$100,000 | fee simple | J | \$180,000.00 | \$187,016.00 |
| Total: | | | \$180,000.00 | |

(Report also on Summary of Schedules)

In re **Darlene Fonte**Case No. **13-54253**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--|------------------------------------|--|
| 1. Cash on hand. | | cash | W | \$10.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. | | checking account located at TCF Bank, consisting of SSD benefit direct deposits | W | \$200.00 |
| | | savings account at TCF Bank | W | \$200.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video and computer equipment. | | home furnishings (liquidation value) | W | \$2,000.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | clothing (liquidation value) | W | \$500.00 |
| 7. Furs and jewelry. | | jewelry: woman's gold & diamond wedding ring set, 2 gold & diamond anniversary rings, 1 gold ring with sapphires, 1 gold band with diamond, 2 Irish Claddaugh rings, 1 gold ring with diamond chip cluster, 2 gold pendant necklaces (liquidation value) | W | \$1,000.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |

In re **Darlene Fonte**Case No. **13-54253**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--|------------------------------------|--|
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | term life insurance policy with AARP (no cash surrender value) | W | \$1.00 |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |

In re **Darlene Fonte**Case No. **13-54253**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--|------------------------------------|--|
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | | Anticipated, joint 2013 income tax refund: \$2,000.00 Pro-rated for 01/2013-06/2013: \$1,000.00 Debtor's share (50%): \$500.00 | J | \$500.00 |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |

In re **Darlene Fonte**Case No. **13-54253**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|---|------------------------------------|--|
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2010 Chevrolet Equinox, 32,000 mi, good condition | W | \$9,000.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| <div style="text-align: right;"> 3 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) </div> | | | | Total > \$13,411.00 |

In re **Darlene Fonte**Case No. **13-54253**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| cash | 11 U.S.C. § 522(d)(5) | \$10.00 | \$10.00 |
| checking account located at TCF Bank, consisting of SSD benefit direct deposits | 11 U.S.C. § 522(d)(10)(A) | \$200.00 | \$200.00 |
| savings account at TCF Bank | 11 U.S.C. § 522(d)(5) | \$200.00 | \$200.00 |
| home furnishings (liquidation value) | 11 U.S.C. § 522(d)(3) | \$2,000.00 | \$2,000.00 |
| clothing (liquidation value) | 11 U.S.C. § 522(d)(3) | \$500.00 | \$500.00 |
| jewelry: woman's gold & diamond wedding ring set, 2 gold & diamond anniversary rings, 1 gold ring with sapphires, 1 gold band with diamond, 2 Irish Claddaugh rings, 1 gold ring with diamond chip cluster, 2 gold pendant necklaces (liquidation value) | 11 U.S.C. § 522(d)(4) | \$1,000.00 | \$1,000.00 |
| term life insurance policy with AARP (no cash surrender value) | 11 U.S.C. § 522(d)(7) | \$1.00 | \$1.00 |
| Anticipated, joint 2013 income tax refund: \$2,000.00 | 11 U.S.C. § 522(d)(5) | \$500.00 | \$500.00 |
| Pro-rated for 01/2013-06/2013: \$1,000.00 | | | |
| Debtor's share (50%): \$500.00 | | | |
| * Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment. | | \$4,411.00 | \$4,411.00 |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|---------------------------|
| ACCT #: xxxx1524 Ally Financial POB 380901 Bloomington MN 55438 | J | DATE INCURRED: 06/2010 NATURE OF LIEN: Purchase Money COLLATERAL: Chevrolet Equinox REMARKS: VALUE: \$9,000.00 | | | | \$12,304.00 | \$3,304.00 |
| ACCT #: xxxx5004 Flagstar Bank 5151 Corporate Dr. Troy MI 48098 | J | DATE INCURRED: 11/2002 NATURE OF LIEN: mortgage COLLATERAL: 5614 Hartland Circle, Clarkston, MI 48346 REMARKS: VALUE: \$180,000.00 | | | | \$138,450.00 | |
| ACCT #: Ocwen Loan Servicing, LLC 3451 Hammond Ave. Waterloo IA 50702 | J | DATE INCURRED: 05/2006 NATURE OF LIEN: Second mortgage COLLATERAL: 5614 Hartland Circle, Clarkston, MI 48346 REMARKS: VALUE: \$180,000.00 | | | | \$48,566.00 | \$7,016.00 |
| | | | | | | | |
| Subtotal (Total of this Page) > | | | | | | \$199,320.00 | \$10,320.00 |
| Total (Use only on last page) > | | | | | | \$199,320.00 | \$10,320.00 |

 No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| | |
|------------------|--|
| TYPE OF PRIORITY | Taxes and Certain Other Debts Owed to Governmental Units |
|------------------|--|

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|--|---|--|------------|--------------|----------|-----------------------|-----------------------------------|---|
| ACCT #: IRS SBSE / Insolvency Unit POB 330500 - Stop 15 Detroit MI 48232 | J | DATE INCURRED: 2010 CONSIDERATION: Taxes REMARKS: | | | | \$11,848.13 | \$11,848.13 | \$0.00 |
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| | | | | | | | | |
| Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | \$11,848.13 | \$11,848.13 | \$0.00 |
| | | | | | | \$11,848.13 | | |
| | | | | | | | \$11,848.13 | \$0.00 |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxx1415 Calvary Portfolio Service POB 27288 Tempe AZ 85285 | - | DATE INCURRED: 04/2012 CONSIDERATION: Collecting for - REMARKS: Original creditor: HSBC Bank-Nevada | | | | \$794.00 |
| Representing: Calvary Portfolio Service | | Shaun R. Fathallah, Esq. 120 Corporate Blvd. Norfolk VA 23502 | | | | Notice Only |
| ACCT #: xxxxxxx8767 Capital One PO BOX 30253 Salt Lake City UT 84130 | - | DATE INCURRED: 07/2009 CONSIDERATION: Credit Card REMARKS: | | | | \$794.00 |
| ACCT #: xxxxxx6191 Capital One/BSTBY PO BOX 30253 SALT LAKE CITY UT 84130 | - | DATE INCURRED: 04/2011 CONSIDERATION: Credit Card REMARKS: | | | | \$961.00 |
| ACCT #: xxxxxxx3439 CHASE BANK USA PO BOX 15298 WILMINGTON DE 19850 | - | DATE INCURRED: 06/2003 CONSIDERATION: Credit Card REMARKS: | | | | \$244.00 |
| ACCT #: xxxxxxx7718 CITIBANK/SEARS PO BOX 6282 SIOUX FALLS SD 57117 | - | DATE INCURRED: 06/2006 CONSIDERATION: Credit Card REMARKS: | | | | \$891.00 |
| Subtotal > | | | | | | \$3,684.00 |
| Total > | | | | | | |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

3 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxx5970 DISCOVER FINANCIAL SERVICES PO BOX 15316 WILMINGTON DE 19850 | - | DATE INCURRED: 08/2007 CONSIDERATION: Credit Card REMARKS: | | | | \$9,218.00 |
| Representing: DISCOVER FINANCIAL SERVICES | | Buckles & Buckles, PLC POB 1150 Birmingham MI 48012 | | | | Notice Only |
| ACCT #: xxxxxxx5970 Discover Financial Services, LLC POB 15316 Wilmington DE19850 | - | DATE INCURRED: 08/2007 CONSIDERATION: Credit Card REMARKS: | | | | \$9,218.00 |
| Representing: Discover Financial Services, LLC | | Buckles & Buckles, PLC POB 1150 Birmingham MI 48012 | | | | Notice Only |
| ACCT #: xxxxxxx9222 HOME DEPOT/CITIBANK PO BOX 6497 SIOUX FALLS SD 57117 | - | DATE INCURRED: 01/2007 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxx2410 KOHLS/CAPITAL ONE PO BOX 3115 MILWAUKEE WI 53201 | - | DATE INCURRED: 07/2005 CONSIDERATION: Credit Card REMARKS: | | | | \$1,889.00 |
| Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > |
| | | | | | | \$20,325.00 |
| | | | | | | Total > |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|---|
| ACCT #: xxxxx5126 MACYS PO BOX 8218 MASON OH 45040 | - | DATE INCURRED: 08/1999 CONSIDERATION: Credit Card REMARKS: | | | | \$3,314.00 |
| ACCT #: MONEY RECOVERY NATIONWIDE 801 S WAVERLY RD STE 100 LANSING MI 48917 | - | DATE INCURRED: 01/2012 CONSIDERATION: Collecting for - REMARKS: Original Creditor: ST. John Macomb Emergency | | | | \$286.00 |
| ACCT #: xxxxxx6191 Portfolio Recovery Assoc. 120 Corporate Blvd., Ste. 100 Norfolk VA 235502 | - | DATE INCURRED: 04/2012 CONSIDERATION: Collecting for - REMARKS: Original Creditor: GE Capital Retail Bank | | | | \$927.38 |
| Representing: Portfolio Recovery Assoc. | | Shaun R. Fathallah, Esq. 120 Corporate Blvd. Norfolk VA 23502 | | | | Notice Only |
| ACCT #: PORTFOLIO RECOVERY ASSOCIATES 120 CORPORATE BLVD STE 100 NORFOLK VA 23502 | - | DATE INCURRED: 04/2012 CONSIDERATION: Collecting for - REMARKS: Original Creditor: GE Capital Bank | | | | \$854.00 |
| ACCT #: x8882 VICTORIAS SECRET PO BPX 182789 COLUMBUS OH 43218 | - | DATE INCURRED: 01/1998 CONSIDERATION: Credit Card REMARKS: | | | | \$1,569.00 |
| Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > \$6,950.38 |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | Total > |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|----------------------|
| ACCT #: x9110 WFNNB/EXPRESS PO BOX 182789 COLUMBUS OH 43218 | - | DATE INCURRED: 01/1999 CONSIDERATION: Credit Card REMARKS: | | | | \$1,224.00 |
| | | | | | | |
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| | | | | | | |
| Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > |
| | | | | | | \$1,224.00 |
| | | | | | | Total > |
| | | | | | | \$32,183.38 |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
| | |

In re **Darlene Fonte**Case No. **13-54253**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|---|--|
| Fonte, Mark 5614 Heathland Circle Clarkston MI 48346 | |
| Fonte, Mark 5614 Heathland Circle Clarkston MI 48346 | Ally Financial POB 380901 Bloomington MN 55438 |
| Fonte, Mark 5614 Heathland Circle Clarkston MI 48346 | Flagstar Bank 5151 Corporate Dr. Troy MI 48098 |
| Fonte, Mark 5614 Heathland Circle Clarkston MI 48346 | IRS SBSE / Insolvency Unit POB 330500 - Stop 15 Detroit MI 48232 |
| Fonte, Mark 5614 Heathland Circle Clarkston MI 48346 | Ocwen Loan Servicing, LLC 3451 Hammond Ave. Waterloo IA 50702 |

In re **Darlene Fonte**Case No. **13-54253**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|--------------------------|--|---|
| Debtor's Marital Status: | Dependents of Debtor and Spouse | |
| Married | Relationship(s): Spouse mother | Age(s): 80 y/o |
| | Relationship(s): | Age(s): |
| Employment: | Debtor | Spouse |
| Occupation | Disabled | Marketing Manager |
| Name of Employer | N/A | Hayes Lemmerz International |
| How Long Employed | | 3 years |
| Address of Employer | | 15300 Centennial Dr. Northville MI 48168 |

INCOME: (Estimate of average or projected monthly income at time case filed)

| | DEBTOR | SPOUSE |
|--|-------------------|-------------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$0.00 | \$8,060.00 |
| 2. Estimate monthly overtime | \$0.00 | \$0.00 |
| 3. SUBTOTAL | \$0.00 | \$8,060.00 |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes (includes social security tax if b. is zero) | \$0.00 | \$1,410.90 |
| b. Social Security Tax | \$0.00 | \$524.78 |
| c. Medicare | \$104.90 | \$122.72 |
| d. Insurance | \$0.00 | \$250.44 |
| e. Union dues | \$0.00 | \$0.00 |
| f. Retirement | \$0.00 | \$403.04 |
| g. Other (Specify) _____ / FSA | \$0.00 | \$125.00 |
| h. Other (Specify) _____ / Dental ins. | \$0.00 | \$40.28 |
| i. Other (Specify) _____ / Vision ins. | \$0.00 | \$15.42 |
| j. Other (Specify) _____ / Opt. life ins. | \$0.00 | \$13.00 |
| k. Other (Specify) _____ / PAI | \$0.00 | \$16.50 |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$104.90 | \$2,922.08 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | (\$104.90) | \$5,137.92 |
| 7. Regular income from operation of business or profession or farm (Attach detailed stmt) | \$0.00 | \$0.00 |
| 8. Income from real property | \$0.00 | \$0.00 |
| 9. Interest and dividends | \$0.00 | \$0.00 |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$0.00 | \$0.00 |
| 11. Social security or government assistance (Specify): SSD | \$1,683.90 | \$0.00 |
| 12. Pension or retirement income | \$0.00 | \$0.00 |
| 13. Other monthly income (Specify): | | |
| a. _____ / car allowance | \$0.00 | \$800.00 |
| b. _____ | \$0.00 | \$0.00 |
| c. _____ | \$0.00 | \$0.00 |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$1,683.90 | \$800.00 |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$1,579.00 | \$5,937.92 |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | \$7,516.92 | |

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|---|
| 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | \$1,510.00 |
| 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: internet | \$300.00 \$84.00 \$75.00 |
| 3. Home maintenance (repairs and upkeep) | \$100.00 |
| 4. Food | \$800.00 |
| 5. Clothing | \$100.00 |
| 6. Laundry and dry cleaning | \$50.00 |
| 7. Medical and dental expenses | \$800.00 |
| 8. Transportation (not including car payments) | \$600.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$50.00 |
| 10. Charitable contributions | \$221.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: non-filing spouse's boat ins. | \$82.00 \$41.00 \$200.00 \$45.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) Specify: 2010 federal tax arrears | \$241.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Chev Equinox / Ally b. Other: second mortgage c. Other: property taxes d. Other: condo association dues | \$384.00 \$393.00 \$202.00 \$261.00 |
| 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: | \$977.92 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$7,516.92 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None. | |
| 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) | |
| | \$7,516.92 \$7,516.92 \$0.00 |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION

IN RE: **Darlene Fonte**

CASE NO **13-54253**

CHAPTER **7**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

| Expense | Amount |
|---|-----------------|
| non-filing spouse's auto loan, 2011 Honda CRV | \$387.00 |
| burglar alarm | \$42.00 |
| work lunches (non-filing spouse) | \$110.00 |
| haircuts / hair care | \$50.00 |
| tobacco expense (non-filing spouse) | \$43.00 |
| vehicle registration (2 cars) | \$20.92 |
| non-filing spouse's credit card payments | \$200.00 |
| Direct TV | \$125.00 |
| Total > | \$977.92 |

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

In re **Darlene Fonte**Case No. **13-54253**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER | |
|---|----------------------|------------------|--------------|--------------|--------------|------------|
| A - Real Property | Yes | 1 | \$180,000.00 | | | |
| B - Personal Property | Yes | 4 | \$13,411.00 | | | |
| C - Property Claimed as Exempt | Yes | 1 | | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | | \$199,320.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | | \$11,848.13 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 4 | | | \$32,183.38 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | | |
| H - Codebtors | Yes | 1 | | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | | \$7,516.92 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | | \$7,516.92 |
| TOTAL | | 18 | \$193,411.00 | \$243,351.51 | | |

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

In re **Darlene Fonte**Case No. **13-54253**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$11,848.13 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | \$11,848.13 |

State the following:

| | |
|--|-------------------|
| Average Income (from Schedule I, Line 16) | \$7,516.92 |
| Average Expenses (from Schedule J, Line 18) | \$7,516.92 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$8,724.30 |

State the following:

| | | |
|--|--------------------|--------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$10,320.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$11,848.13 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$32,183.38 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$42,503.38 |

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **7/25/2013**

Signature **/s/ Darlene Fonte**
Darlene Fonte

Date _____

Signature _____

[If joint case, both spouses must sign.]